

United States Bankruptcy Court  
Middle District of Florida

In re:  
Malcolm Scott Wertz  
Linda Marie Wertz  
Debtors

Case No. 13-14223-CCJ  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 113A-6

User: cahyen  
Form ID: 6ndf1007

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Nov 20, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2013.  
db/jdb +Malcolm Scott Wertz, Linda Marie Wertz, 5254 Chiswick Circle, Orlando, FL 32812-2112

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 22, 2013

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2013 at the address(es) listed below:

Lori Patton, Trustee trustee@trusteepatton.com, lpatton@ecf.epiqsystems.com  
Stephen R Caplan on behalf of Joint Debtor Linda Marie Wertz scaplan860@aol.com,  
vonya@caplan-associatespa.com  
Stephen R Caplan on behalf of Debtor Malcolm Scott Wertz scaplan860@aol.com,  
vonya@caplan-associatespa.com  
United States Trustee - ORL7/13 USTP.Region21.OR.ECF@usdoj.gov

TOTAL: 4

[6ndf1007] [NOTICE OF INCOMPLETE AND/OR DEFICIENT FILING]

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
ORLANDO DIVISION

In re:

Case No. 6:13-bk-14223-CCJ  
Chapter 7

Malcolm Scott Wertz  
5254 Chiswick Circle  
Orlando, FL 32812

Linda Marie Wertz  
5254 Chiswick Circle  
Orlando, FL 32812

Debtor\* /

**NOTICE OF INCOMPLETE AND/OR DEFICIENT FILING  
AND OPPORTUNITY TO CURE DEFICIENCIES**

NOTICE IS GIVEN THAT the above debtor(s) filed a voluntary petition on November 19, 2013 . Pursuant to the Federal Rules of Bankruptcy Procedure and the Local Rules for the Middle District of Florida, the clerk has noted deficiencies to the petition and/or schedules of this debtor as indicated by the box or boxes checked below. The debtor is provided an opportunity to cure the deficiencies within the time set forth in the checked paragraphs. This case may be dismissed without further notice or hearing if the debtor(s) fail to timely correct the noted deficiency.

**Note: Only checked boxes need to be addressed.**

**VOLUNTARY PETITION:**

- ☐ The voluntary petition does not comply with Official Form B1 as amended. The debtor is directed to file an Amended Voluntary Petition on Proper Official Form B1 with proper signatures of all parties within 14 days. A link to the form is available on the Court's website at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html](http://www.uscourts.gov/bkforms/bankruptcy_forms.html).
- ☐ Pursuant to Fed. R. Bankr. P. 1005, the Tax Identification Number of the debtor was not provided or is incomplete on the petition. The debtor is directed to file an amended petition containing a complete Tax Identification Number of the debtor within 14 days.
- ☐ Debtor(s) failed to provide the complete street address of the debtor (or joint debtor, if applicable). **This section cannot be left blank. "None" is not an acceptable answer.** The debtor is directed to file an Amended Petition containing a complete street address for the debtor and/or joint debtor as applicable within 14 days.
- ☐ The petition does not contain the original signatures of the debtor, joint debtor or debtor's counsel as required or the electronic signature is not in compliance with Administrative Order FLMB-2003-4. The debtor is directed to file an Amended Petition containing the appropriate original signatures or electronic signatures within 14 days.

**SOCIAL SECURITY STATEMENT:**

- ☐ Pursuant to Fed. R. Bankr. P. 1007(f), the debtor has failed to file a verified statement of social security number(s). The debtor is directed to submit to the clerk within 14 days, a verified statement of social security number(s) of the debtor and to give notice of the debtor's complete social security number to all creditors and parties in interest and file with the court proof of service of the notice.

**Debtor(s) Attorneys: If the full social security number was entered when the case was electronically filed, and the creditors received notice, a certificate of service is not required.**

☐ The verified statement of social security number(s) was filed without an original signature or proper electronic signature in compliance with Fed. R. Bankr. P. 9011(a) and/or Local Rule 9011-4. The debtor is directed to submit to the clerk within 14 days, a verified statement of social security number(s) of the debtor(s) containing proper signatures of all parties or /s/ and the parties' names in accordance with the paragraph number 10 of the Administrative Order FLMB-2003-4.

**SCHEDULES, STATEMENTS AND CERTIFICATION:**

☐ The Summary of Schedules, Statistical Summary of Certain Liabilities and Related Data, Schedules or Statement of Financial Affairs were not filed or are incomplete or deficient as follows: Enter missing documents or deficiency here . Pursuant to Fed. R. Bankr. P. 1007(b) and (c), the debtor is directed to file the missing schedules with proper declaration of the debtor no later than 14 days from the date the petition was filed. If additional creditors not initially provided with the Petition are added on the Schedules, the debtor is directed to include \$30.00 amendment fee and provide Proof of Service of the Notice of Commencement to each additional creditor.

**A link to updated forms is available on the Court's website at:  
[http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html](http://www.uscourts.gov/bkforms/bankruptcy_forms.html).**

☐ The Statement of Current Monthly Income and Means Test Calculation (Official Form B22A) was either not filed or filed on an outdated form. The debtor is directed to file the Statement of Current Monthly Income and Means Test Calculation using the current form within 14 days from the date the petition is filed. A link to updated forms is available on the Court's website.

**STATEMENT OF INTENTION:**

☐ The Statement of Intentions was not filed. The debtor(s) is directed to file a Statement of Intentions no later than 30 days from the petition file date.

**LISTS OF CREDITORS:**

☐ The voluntary petition was not accompanied by a list containing the names and addresses of the debtor's creditors nor were the schedules of liabilities (schedules D through F) filed. The debtor is directed to file a list containing the names and addresses of the debtor's creditors within 7 days.

☐ The attorney for the debtor failed to upload creditors during the electronic filing process. The notice of commencement of case will exclude the creditors. Creditors shall be uploaded within 3 days of receipt of this notice or sanctions may be imposed. The attorney for the debtor is also directed to serve a copy of the notice of commencement of case that contains the full social security number of the debtor upon all creditors and file proof of service of the notice.

**FILING FEES:**

☒ The Voluntary Petition was filed without payment of the required filing fee. In addition the debtor has not filed an application seeking approval to pay the filing fee in installments or (for Chapter 7 cases only), an application requesting to proceed in forma pauperis. The debtor is directed to pay the required filing fee totaling \$306.00 within 7 days from the date of service of this notice. Personal checks will not be accepted from debtors – only money orders or cashier's check made payable to Clerk, U.S. Bankruptcy Court.

☐ An Application to Pay Filing Fees in Installments was filed but does not comply with the Official Form as updated on December 1, 2007. The debtor is directed to either pay the full filing fee or file the appropriate Application to Pay Filing Fees in Installments within 7 days from the date of service of this notice.

☐ An Application to Pay Filing Fees in Installments was filed but is not properly signed by the debtor. The debtor is directed to file an Amended Application to Pay Filing Fees in Installments within 7 days.

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR :**

☐ The attorney for debtor did not file a Disclosure of Compensation Under 11 U.S.C. Section 329 and Fed. R. Bankr. P. 2016(b). The attorney for the debtor is directed to file a statement of compensation within 14 days from the filing of the petition. Failure of attorney for the debtor to cure this deficiency may result in sanctions or the issuance of a show cause order.

☐ The petition preparer did not file a declaration under penalty of perjury disclosing any fee received from or on behalf of the debtor with 12 months prior to filing the case. The petition preparer is directed to file a statement of compensation within 14 days from the filing of the petition. Failure of petition preparer to cure this deficiency may result in sanctions or the issuance of a show cause order.

**CORPORATE OWNERSHIP STATEMENT:**

☐ A Corporate Ownership Statement was not filed pursuant to Fed. R. Bankr. P. 1007(a)(1) and Fed. R. Bankr. P. 7007.1. The Debtor is directed to file a Corporate Ownership Statement within 14 days.

DATED on November 20, 2013

FOR THE COURT

Lee Ann Bennett , Clerk of Court  
George C. Young Federal Courthouse  
400 West Washington Street  
Suite 5100  
Orlando, FL 32801